Income

ELDERLY RESIDENTS IN ONTARIO

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ELDERLY RESIDENTS IN ONTARIO:

INCOME GROUP DIFFERENCES

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This report is part of a series on the USCO project. The study has involved a variety of individuals, groups and government departments at many levels. The eclectic nature of the study necessitated a variety of resources and it is apparent that the study has benefitted from such support.

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Arlene Hoffman, Ph.D.
Research Consultant

SUMMARY

This paper is part of a series on the findings of the USCO study. In this paper the particular characteristics of persons at various income levels are explored. The findings suggest significant differences in the demographic characteristics, living situation, and preferences among the income groups.

In the population surveyed 27% of all respondents fell into the lowest income group, (below $600), 15% were in the second group ($600-799), 19% were in the third group ($800-999), and 39% were in the highest group ($1,000+).[1] The respondents in the highest income group were most heavily concentrated in the two largest urban centres: Toronto and Windsor.

Increasing age tended to be associated with lower incomes. Persons aged 85+ made up thirteen percent of the lowest income group compared to three percent of the highest income group. The highest income group was comprised primarily (75%) of persons aged 62-74. Women were more likely than men to be found in the lower income groups. Women represented 76% of the persons living on an income below $600. They represented less than one-half (43%) of the highest income group. The highest income group was characterized by the overwhelming proportion of married persons (78%). Widows were in the poorest financial situation representing 66% of the lowest income group.

The respondents with higher incomes differed from those with lower incomes by their housing situation. Increased income was accompanied by a greater likelihood of living in houses, of owning one's own house, and of living with others.

Income group differences were examined in relation to social contacts. The total number of family contacts maintained by the respondents decreased as income decreased. However, the frequency of contacts with family did not vary across income groups.

The participation of the respondents in 21 leisure activities was measured. The respondents who had lower incomes participated in fewer activities. For all activities considered, the respondents in the highest income group represented the highest percentage of participants. In interpreting these findings it must be recognized that the respondents in the lower income groups were generally older than those in the higher income groups.

Ninety-four percent of the total sample reported barriers which they claimed kept them from participating to the extent they desired in leisure activities. The barrier to participation cited most frequency by the respondents in the

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1 On July 1, 1982, when this survey was conducted, the federal and provincial governments guaranteed the following total payments through the Old Age Security, Guaranteed Income Supplement and GAINS-A programs: $529.29 for single seniors and $1,003.28 for married seniors.

lowest income group was health. The respondents in the highest income group had the greatest tendency to report that they were too busy. With increased income the respondents were less likely to cite health and the absence of transportation as barriers and more likely to report that expense kept them from participating to the extent they desired.

The health status of the respondents was determined on the basis of self-reports. Six measures of health status were used: subjective rating of health, comparison of health with five years previous, extent to which health conditions stand in the way of doing things persons want to do, number of health conditions, number of interfering health conditions, and mobility. The health status of the respondents in the higher income groups tended to be better than the health status of those in the lower income groups. The respondents in the higher income groups were also younger than those in the lower income groups. In comparison to persons in the lower income groups, persons in the highest income group rated their overall health higher, identified less deterioration in recent years, reported less impairment in day to day activities, and identified fewer interfering conditions.

Although the health status of the respondents was found to vary across income groups, income group differences were not prominent in the respondents' use of the health care system. Visits to family doctors and specialists did not vary across groups. The groups were found to differ, however, in the frequency with which they were hospitalized. The respondents in the lower income groups had a greater likelihood of being hospitalized. Once hospitalized, they remained in the hospital for longer periods of time. This finding may well be attributed to the fact that persons in the lower income groups were older than those in the higher income groups.

The functional health status of the respondents was measured by their ability to carry out activities of daily living (ADLS). To measure this ability, selected items of the OARS instrumental and physical ADL scales were used. The ability to perform nine ADLS was measured. The ADLS included: using the telephone, shopping, preparing meals, doing heavy housework, handling money, dressing, taking care of one's own appearance, getting in and out of bed and bathing. The respondents who indicated difficulty with or an inability to carry out the activities were considered to have disabilities.

Significant differences across income groups were found in the number of disabilities reported. Increased income was found to be associated with less likelihood of reporting disabilities. This relationship might be spurious in view of the age differences across groups. At least one disability was reported by 39% of the respondents in the lowest income group compared to 23% of the respondents in the highest income group.

The groups differed in their receipt of assistance with day to day activities. The persons (62%) most likely to receive assistance fell into the lowest income group. The respondents in the highest income group (40%) were the least likely to receive assistance.

The sources of assistance used by the respondents for the 22 day to day activities differed by income group. Children provided the largest proportion of assistance to the respondents in the two lowest income groups. Spouses provided most assistance to the respondents in the third income group and paid help provided the largest proportion of assistance to the respondents with the highest incomes. The role of the family as assistance providers decreased as income increased. The use of community agencies was associated with lower incomes.

The respondents were asked if they could use any additional assistance with day to day activities. The number of respondents who requested additional assistance did not vary across groups. Requests came from 24% of the respondents in the lowest income group compared to 25% of the respondents in the highest group.

Information was obtained on the type of housing arrangements the respondents would be interested in should they be unable to care for their own needs. The respondents were presented with five housing options (moving in with family, moving in with friends, staying at home with community services to assist, staying at home with family/friends to assist, and moving into a supportive housing arrangement) and were asked to indicate their interest in each. Statistically significant differences across income groups were found in relation to the interest expressed in two options, namely, moving in with family and staying at home with the assistance of community services. The respondents in the lowest income group were the most likely to express an interest in moving in with family. The respondents in the two highest income groups had the greatest tendency to express an interest in remaining at home with the assistance of community services.

In this survey information was gathered on the modes of transportation used by the respondents for three activities (shopping, medical appointments, social occasions) and the problems associated with those modes. The largest proportion of respondents in the three highest income groups drove themselves to all activities. The likelihood of driving one's self increased with income. The respondents in the lowest income group were more apt to walk when going shopping and to be driven by relatives to medical appointments.

The number of respondents who reported transportation problems did not differ among income groups for shopping or social activities. However, there were significant differences in the number of respondents who reported problems with transportation to medical appointments. The respondents in the highest income group were the least likely to encounter problems.

It is noteworthy that the use of public transportation did not vary by income. However, the use of taxis did. Taxis were most frequently used by the respondents in the lowest income group.

The difficulties the respondents had in meeting expenses were considered. Ten percent of the total sample reported difficulties. The respondents in the two lowest income groups were more likely than the respondents in the two highest groups to indicate difficulties.

When asked how additional income would be spent if it was available, the largest proportion of respondents said they would spend it on trips, followed by housing and transportation. Medical needs and food were least frequently mentioned. The proposed use of additional income on housing, food, recreation and trips varied among income groups. The lower the income the more likely the respondents were to opt for spending additional income on the more practical items such as food and housing and the less likely they were to consider trips and recreation.

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1. INTRODUCTION

This paper is part of a series on the findings of the United Senior Citizens of Ontario survey. The principal objective of the survey was to systematically examine the living situation of elderly persons who reside in the community and outside of institutional settings. In this survey a scientific random sample of 846 persons was interviewed from eight areas across the Province. These areas include five urban centres: Brockville, Penetanguishene, Sault Ste. Marie, Toronto and Windsor, and three rural communities: Athens, Bruce Mines and Cookstown.

The purpose of this paper is to examine the particular characteristics of persons at various income levels. The reason for this consideration is grounded in the assumption that income can be a significant contributing factor to both lifestyle characteristics and access to resources.

The income data was gathered by providing the respondents with a card listing nine income groups and asking them to indicate the group into which their total monthly income (combined with their spouse) fell. For purposes of analysis the nine groups were collapsed to four: a) below $600,[1] b) $600-799, c) $800-999, d) $1,000+. These groups were determined on the basis of both the number of respondents in each group and the extent to which these categories were useful discriminators when some of the principal demographic variables were considered.

In light of the fact that the respondents were asked to indicate their income from all sources and where applicable to include the income of their spouse, marital status differences are examined. When statistically significant differences are found they are reported. Two groups are compared in these analyses: the married respondents and the unmarried respondents. Included in the unmarried group are divorced, separated, single and widowed persons.

In examining the living situation of the respondents across the four income groups, consideration is being given to demographic characteristics, health status, use of the health care system, social contacts, recreation, receipt of assistance, requests for additional assistance, providers of assistance, housing preferences, transportation use, and proposed use of additional income.

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1 On July 1, 1982, when this survey was conducted, the federal and provincial governments guaranteed the following total payments through the Old Age Security, Guaranteed Income Supplement and GAINS-A programs: $529.29 for single seniors and $1,003.28 for married seniors.

Income group differences are given primary attention in this paper. The living situation of the sample as a whole has been described in previous papers, each covering a specific topic. The reader should refer to these papers as basic references for any further comparison of the data.

2. SOURCES OF INCOME

The respondents received income from a number of sources. The chart below illustrates the proportion of respondents who received income from the eleven most common sources.

	(N)	%
Old Age Security	(829)	98
Guaranteed Income Supplement (GIS)	(318)	38
GAINS-A	(141)	17
Canada Pension Plan	(62)	74
Pension from Former Employer	(343)	41
Income from Current Employment	(92)	11
Interest from Savings and Earnings from Investments	(555)	66
Capital Gains	(32)	4
Other Sources:		
Workmen's Compensation	(5)	1
Veteran's Pension	(17)	1
Other Pensions	(11)	1

The most frequently reported sources of income were Old Age Security, Canada Pension Plan and interest from savings and earnings from investments. Over one-third of the respondents received the federal income supplement (GIS); less than one-fifth received the provincial income supplement (GAINS-A).

3. DEMOGRAPHIC CHARACTERISTICS

The demographic characteristics of the persons in the four income groups are reviewed in this section. Consideration is given to their community of residence, age, sex, marital status, education, employment status, and housing.

In the population surveyed 27% (n=217) of the total sample fell into the lowest income group (below $600); 15% (n=116) were in the second group ($600-799); 19% (n=148) were in the third group ($800-999), and 39% (n=307) were in the highest group ($1,000+). Table 1 shows the differences in the income distribution of the respondents across communities. Persons in the lowest income group (below $600) made up 21% (n=20) of the population in Pentanguishene compared to 33% (n=14) of the population in Brockville. The two most populous urban centres (Windsor and Toronto) had the largest proportion (40% and 49% respectively) of respondents in the highest income group.

Increased age tended to be associated with lower incomes. Persons aged 85+ made up thirteen percent of the lowest income group compared to three precent of the highest income group. The highest income group was comprised primarily (75%) of persons aged 62-74. See Table 2.

Women were more likely than men to be found in the lower income groups. Table 3 shows that women represented 76% (n=163) of the persons living on a monthly income below $600. They comprised 59% (n=66) of the second income group, 51% (n=76) of the third income group and less than one-half (43%, n=130) of the highest income group. As monthly income increased, the recipients were less likely to be women.

Income was also found to be related to marital status. Table 4 shows that the majority (78%, n=241) of persons in the highest income group were married. Although, this finding is in large part explained by the fact that a joint income is reported for persons who are married, the proportion is still considerably larger than for all of the unmarried groups. Widows were in the poorest financial situation representing 66% (n=143) of the lowest income group (below $600).

The respondents who had more years of formal education had higher incomes. Table 5 shows that whereas, over one-half of the respondents in the lowest (54%, n=111) second (55%, n=63) and third (52%, n=76) income groups had completed eight or less years of formal education, less than one-third (30%, n=91) of the respondents in the highest income group had been educated for less than nine years. The largest proportion (43%, n=130) of respondents in the highest income group had 9 to 12 years of formal education. The respondents with post-secondary education (13+) were more likely to be found in the highest income group (27%, n=82) than in the remaining groups.

Employed persons had the highest incomes. Table 6 illustrates that within the lowest income group only 3% (n=6) of the respondents were employed. In the highest income group 14% (n=44) were employed.

The respondents with higher incomes differed from those with lower incomes by their housing situation. Tables 7, 8 and 9 show that increased income was accompanied by a greater likelihood of living in houses, of owning one's house and of living with others. Persons residing in houses comprised 81% (n=245) of the highest income group compared to 62% (n=131) of the lowest income group (Table 7). A 29% point difference was found between the number of respondents in the highest income group (79%, n=243) who owned their residence and the number of respondents who were owners in the lowest income group (50%, n=109) (Table 8). Persons in the lowest income group (59%, n=127) were approximately four times more likely to live alone than persons in the highest income group (15%, n=47) (Table 9).

As previously mentioned, the married respondents reported the monthly income of both themselves and their spouse. Therefore, the income reported by 53% (n=450) of the respondents in this survey is an income shared by two people. The demographic characteristics of the respondents were examined across income groups in separate analyses of the married and unmarried respondents. The married respondents did not differ from the unmarried respondents when the relationships between income and years of formal education, employment status, age and housing ownership were assessed. Where significant differences were found, there were no clear patterns identified.

4. SOCIAL CONTACTS

Visits with family and friends by telephone and in person were the basis for assessing the respondents' social contacts. This section concentrates on the difference in contacts among the income groups.

Fully 99% (n=835) of the total sample had contact with at least one family member. Table 10 shows that seven or more contacts were maintained by 72% (n=221) of the persons in the highest income group compared to 62% (n=129) of the respondents in the lowest income group.

The number of respondents who had contact with children did not vary statistically by group for the sample as a whole. At least one contact was maintained by 78% (n=168, n=91 respectively) of the persons in the lowest and second income groups, 87% (n=128) of the persons in the third group and 85% (n=260) of the persons in the highest income group.

The frequency of contacts with family by phone and in person did not vary statistically across groups. As well, the groups did not differ in frequency of phone contact or frequency of visits from friends. The groups were distinguished by visits to friends. Table 11 illustrates that visits to friends were made most frequently by the respondents in the highest income group and least frequently by those in the lowest income group. At least once per month friends were visited by 72% (n=218) of the respondents in the highest income group and 56% (n=125) of the respondents in the lowest income group. Age should be considered in interpreting these findings. Those in the higher income group were largely the younger respondents. In the report entitled: Elderly Residents in Ontario: Age Differences With Particular Focus on Persons Aged 85+, it points out that among the sample increased age was accompanied by less frequent visits to friends. Therefore, it is not surprising that persons in the lowest income group visited friends least frequently.

It is noteworthy that when the frequency of social contacts were examined by income group, the married respondents did not differ from those who were unmarried.

5. RECREATION

The participation of the respondents in recreational activities was examined with a view to determining whether income was a significant differentiating factor in either actual or desired participation.

Recreational participation was measured by asking the respondents if they partook in any of the 21 leisure activities. The activities included solitary activities such as handicrafts, group activities like club participation, activities requiring minimal output of energy like reading and activities requiring greater output like sports. The respondents' participation ranged from one to twenty activities with a mean of twelve. Twenty-eight percent (n=233) of the sample participated in a maximum of ten activities, 21% (n=178) were involved in eleven to twelve activities, 23% (n=199) participated in thirteen to fourteen activities and 28% (n=236) participated in fifteen or more activities.

Table 12 shows that participation in leisure activities differed across the income groups. The respondents in the highest income group participated in the largest number of activities; 83% (n=254) participated in eleven or more activities. Equal participation was common to 70% (n=104) of the third group, 73% (n=72) of the second group and 62% (n=134) of the lowest income group. Age must be considered in interpreting this finding in view of the fact that the highest income group was comprised largely of the younger respondents.

Table 13 illustrates the number of respondents who participated in selected leisure activities. For all activities the highest income group represented the highest percentage of participants. Irrespective of income group, visiting friends and going for drives were the most popular activities. In three of the four income groups, travel ranked third in popularity. In the lowest income group travel attracted the fifth largest number of participants.

Ninety-four percent (n=790) of the total sample reported barriers which they claimed kept them from participating to the extent they desired. At least one barrier was cited by 90% (n=196) of the persons in the lowest income group 97% (n=113) of the persons in the second group, 97% (n=143) of the persons in the third group and 96% (n=294) of the respondents in the highest income group.

Table 14 shows that the barrier cited most frequently (a minimum of 25%) by the respondents in the lowest, second and third income groups was personal health. The respondents in the highest income group had the greatest tendency to report that they were "too busy" (19%). It is interesting to note that cost was identified as a barrier most frequently by the respondents in the highest income group where it was noted in 18% of the responses compared to 10% for the lowest group, and 13% for the second and third groups.

The characteristics of the respondents who reported selected barriers were examined. (Refer to the report entitled: Elderly Residents in Ontario: Their Participation in Leisure Activities and the Barriers to Their Participation for a complete description of these characteristics). Income figured as a significant discriminating factor in the citation of three barriers: health, expense and transportation. With increased income the respondents were less likely to cite health and the absence of transportation as barriers and more likely to report that expense kept them from participating to the extent they desired (Refer to Tables 15-17).

6. HEALTH STATUS

This section is devoted to comparing the income groups in terms of their health status. Health status is a composite measure and in this paper six variables are used to comprise the measure. They include:

a) subjective rating of health

b) comparison of health with five years previous

c) extent to which health conditions stand in the way of doing things persons want to do

d) number of health conditions

e) number of interfering health conditions

f) mobility

The data presented on health status is based on self-reports.

Statistically significant differences across income groups were found in the subjective rating of health. Increased income accompanied a more positive rating. Table 18 illustrates that almost three-quarters (74%, n=227) of the respondents in the highest income group considered their health to be good or excellent. An equally high rating was common to 57% (n=85), of the third group, 55% (n=64), of the second group and 48% (n=104), of the lowest income group. It must be remembered that higher incomes were more frequently associated with the younger respondents.

Furthermore, in the report entitled: Elderly Residents in Ontario: Age Differences With Particular Focus on Persons Aged 85+, it is pointed out that with increasing age, the respondents tended to rate their health lower. Consequently, in interpreting the relationship between subjective rating of health and income, age must be accounted for.

When asked to compare their health with five years previous, the groups differed in their responses. Table 19 shows that the largest proportion (a minimum of 49%) of respondents in all groups reported that their health had remained the same over the five year period. The respondents in the lowest income group (44%, n=95) were the most likely to report a deterioration in health. The respondents in the two highest income groups (12%) had the greatest tendency to report that their health had improved. Again, age must be considered in interpreting these findings.

All respondents were read a list of 31 health conditions and were asked to indicate if a physician had ever told them that they had the condition. The conditions included arthritis, heart trouble, cancer, dizziness, diabetes, etc. (Refer to report entitled: Elderly Persons in Ontario: Their Health Status and Their Use of the Health Care System for a listing of the conditions). The number of conditions reported by the respondents did not vary statistically across groups. Five or more conditions were reported by 41% (n=88) of the respondents in the lowest income group, 33% (n=38) of the second group, 36% (n=53) of the third group and 29% (n=88) of the respondents with the highest income.

The majority of respondents reported that their health conditions interfered with day to day activities. Table 20 illustrates that interference was reported by a low of 53% (n=162) of the respondents in the highest income group to a high of 70% (n=81) of the respondents in the second group.

Table 21 shows that lower income were associated with reports of a greater number of interfering conditions. Six or more interfering conditions were indicated by 19% (n=42) of the respondents in the lowest income group compared to nine percent (n=28) of the respondents with the highest incomes.

The self-reported ability to walk around the average block was used as a measurement of mobility. The number of respondents who could walk the block ranged from a low of 85% (n=126) of the third group to a high of 96% of the highest group.

The married respondents did not differ from the unmarried respondents when an assessment was made of the relationships between income and the subjective rating of health, deterioration of health, or interference with day to day activities. It is noteworthy that when the relationship between income level and number of interfering conditions was examined separately for married and unmarried respondents, no significant differences among groups were found.

7. USE OF THE HEALTH CARE SYSTEM

The respondents' use of the health care system was measured by visits to family doctors, specialists and hospitalizations. Although differences were found across income groups in the health status of the respondents, the groups did not differ in visits to family doctors or specialists. The groups did differ in the frequency with which they were hospitalized.

Table 22 shows the number of days the respondents spent in the hospital over the past year. The respondents in the second income group (28%, n=33) were the most likely to be hospitalized and the respondents in the highest income group (13%, n=41) were hospitalized least frequently. It must be kept in mind that the highest income group was largely made up of the younger respondents.

The respondents in the highest income group were less likely than the respondents in the other income groups to be in the hospital for extended periods of time; seven percent (n=22) remained in the hospital for eight days or longer. This figure compares to 12% (n=14) of the second group, 13% (n=20) of the third group and 16% (n=35) of the lowest income group.

8. TYPE OF DISABILITIES AND RECEIPT OF ASSISTANCE

The respondents' ability to manage on a day to day basis was measured with the use of selected items from the OARS Instrumental and Physical Activities of Daily Living (ADLS) scales.[1] These scales are commonly employed to assess the older persons' capability of performing ADLS. In using

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[1] Refer to reference section for the reference to this scale.

the scales the ability to perform nine ADLS was measured. The ADLS included are using the telephone, shopping, preparing meals, doing heavy housework, handling money, dressing, taking care of one's own appearance, getting in and out of bed and bathing. The respondents who indicated difficulty with or an inability to carry out the activities were considered to have disabilities.

A significant difference across groups was found in the number of persons who reported disabilities. Table 23 shows that disabilities were least commonly reported by the respondents in the highest income group (23%) and most commonly reported by those with the lowest incomes (39%). Reports of disabilities increased in number with a decrease in income. Three or more disabilities were reported by five percent (n=15) of the respondents in the highest income group compared to 15% (n=32) of the lowest income group.

The type of disabilities reported are illustrated on Table 24. Irrespective of income, the most frequent disabilities cited were in relation to shopping and housework. The income groups did not differ in reports of disabilities related to housework, taking care of one's own appearance, dressing and getting in and out of bed. The groups did differ in reports of disabilities in relation to using the telephone, shopping, preparing meals, handling money and bathing. The respondents in the highest income group least frequently reported disabilities and the respondents in the lowest income group reported disabilities most often. One exception was found. The respondents in the third income group represented the largest proportion of respondents with disabilities related to meal preparation.

The married and unmarried respondents were analyzed separately. The number of disabilities reported did not vary among the four income groups for the unmarried respondents. However, differences were found for the married respondents. Table 25 shows that among the married respondents the highest income group reported the fewest disabilities. As well, the highest income group exhibited the lowest frequency of all disabilities. See Table 26.

In light of the disabilities reported, the receipt of assistance with 22 day to day activities was assessed. Included were activities in the home such as housework, meal preparation and laundry, activities outside of the home like yardwork, shopping and banking and personal care activities such as bathing, dressing and getting in and out of bed. Table 27 shows that the number of activities with which assistance was received varied by income group. The respondents in the highest income group (40%, n=125) were the least likely to receive assistance. The respondents most likely to receive help (62%, n=134) fell into the lowest income group. These findings were not unexpected given that the number of disabilities decreased with an increase in income and that the younger respondents made up the greatest proportion of the highest income group.

Table 28 illustrates the type of activities with which assistance was received. Across all income groups, the assistance received most frequently (by a minimum of 20% of the respondents) related to yardwork and heavy housework. In nine of the 22 activities considered, the number of respondents who received assistance varied by income group. The trend across all nine activities was for increased assistance with a decrease in income. However, the highest income group received more help with light housework (11%, n=35) than the second or third income groups (8%, n=9 and 9%, n=13 respectively). The lowest income group had the highest frequency of assistance 17% (n=36) for all activities.

9. PROVIDERS OF ASSISTANCE

The sources of assistance used by the respondents for day to day activities differed across income groups. Table 29 illustrates that children were the most frequent caregivers to the respondents in the two lowest income groups. Spouses provided most assistance to the respondents in the third income group and paid help provided the largest proportion of assistance to the respondents with the highest incomes. The role of family as assistance providers decreased as income increased. Family members provided 73% of the total assistance to the respondents in the lowest group, compared to 55% of the assistance to the highest income group. Conversely, the use of paid help increased with income from 15% for the lowest group to 32% for the highest group.

The difference across income groups for the married and unmarried respondents followed similiar trends to the total sample. (Refer to Tables 30-31). However, for the married respondents, the spouse was the primary assistance provider across all income groups.

A maximum of three percent of all assistance with day to day activities came from community agencies. The most frequent users of these agencies were persons in the lowest and third income groups.

The use of five particular community agencies, namely Visiting Nurses, Red Cross Homemakers, Home Care, Meals on Wheels and Friendly Visiting was assessed. When asked about the use of these specific agencies, the number of users far exceeded the number of respondents who claimed to use community agencies with the 22 day to day activities.

Table 32 illustrates that difference in use was most evident at the extreme ends of the income continuum. At least one of these agencies was used by eighteen percent (n=40) of the respondents in the lowest income group compared to four percent (n=12) of the respondents in the highest income group.

The relationship between income level and use of community agencies was found to be significant when the married respondents were examined separately. The direction of the interaction was similiar to that found for the sample as a whole. (Refer to Table 33). When the unmarried respondents were examined on their own, the association between income level and use of community agencies was not significant.

Table 34 illustrates that use of one community agency, namely, Visiting Nurses, differed across income groups. The lowest income group had the highest use of Visiting Nurses (15%, n=33). Persons in the highest income group were the least frequent users of all agencies.

When the married and unmarried respondents were examined separately, no significant differences across income groups were found except in the case of Visiting Nurses. The direction of the interaction coincided with that found for the sample as a whole.

10. REQUESTS FOR ADDITIONAL ASSISTANCE

Upon reporting their receipt of assistance with the 22 day to day activities, the respondents were asked if they could use any or any additional (hereafter additional) assistance with the activities. The number of respondents who voiced requests for additional help did not vary across income groups. Requests came from 24% (n=53) of the lowest income group, 28% (n=32) of the second group, 27% (n=39) of the third group and 25% (n=77) of the persons in the highest group.

The type of additional assistance requested is indicated on Table 35. The most frequent requests for additional assistance were in relation to heavy housework, yardwork and house repairs.

When the married respondents were considered on their own, the interaction between income and requests for additional assistance closely resembled the interaction described for the sample as a whole. The only exception pertained to cutting toenails where the respondents in the second income group were more likely to request additional assistance than the respondents in the other income groups. Among the unmarried respondents, the most notable deviation from the

total sample concerned the requests for additional assistance with mobility at home. The respondents in the third income group were the only persons to request additional assistance of this type. This difference was not significant for the total sample.

11. INTEREST IN VARIOUS HOUSING OPTIONS

The possibility exists for all older community residents that a time may come when they are unable to care for their own needs. If that time does come, the older persons may be faced with finding a suitable arrangement to meet their impending requirements. In this survey the respondents were asked to project into the future and consider the type of housing that might interest them. The question was posed as such..."If at a future point in your life you find it extremely difficult to care for your own needs, please tell me if you would or would not be interested in the following housing arrangements:"

- moving in with family
- moving in with friends
- staying at home with community services to assist
- staying at home with family/friends to assist
- moving into a home for elderly persons or a housing project where some services are available (hereafter supportive housing arrangement).

Table 36 shows that for the group as a whole the two most popular housing options voiced by all income groups (a minimum of 56% of the respondents) were moving into a supportive housing arrangement and staying home with community services to assist. Least interest (a maximum of four percent across groups) was expressed in moving in with friends.

Statistically significant differences across income groups were found in the interest expressed in two housing options, namely, moving in with family and staying at home with the assistance of community services. The respondents in the lowest income group expressed most interest (24%, n=44) in moving in with family. Least interest was indicated by respondents in the lowest two income groups. The married respondents did not vary by group in their housing interests. The unmarried respondents were distinguished by their willingness to move in with friends. Within the unmarried group 15% of the third income group expressed this interest compared to 6% of the second group, 4% of the lowest income group and 3% of the highest income group.

12. TRANSPORTATION

The modes of transportation used by the respondents and the problems associated in using those modes were examined in this survey. The data revealed significant differences across income groups in both the modes used and the problems experienced.

Tables 37, 38 and 39 illustrate the principal modes of transportation used by each group for shopping, medical appointments and social occasions. The largest proportion of respondents in the three highest income groups drove themselves to all three activities. Over one-half (a minimum of 54%) of the highest income group drove themselves. The respondents in the lowest income group were more apt to walk when going shopping and to be driven by relatives to medical appointments.

Transportation problems reported by the respondents were noted. The number of respondents who reported problems did not differ among income groups for shopping or social activities. There were however, significant differences in the number of respondents who reported problems with transportation to medical appointments. Table 40 illustrates that the respondents in the highest income group were least likely to encounter problems. Transportation problems were reported by three percent (n=8) of the highest income group compared to seven percent (n=14) of the lowest group.

A series of questions were posed to the respondents about their use of public transportation and taxis. No significant differences among income groups were found in relation to use of public transportation. There were however, significant differences across income groups in the frequency with which assistance was used with public transit. Table 41 illustrates that the most frequent users of assistance with public transit were persons in the lowest income group (22%, n=27). Age must be considered in interpreting this finding.

Taxis were used by 33% (n=261) of the respondents. Table 42 shows that there were significant differences in taxi use among income groups. The respondents in the lowest income group were the greatest users of taxis with 42% (n=90) reporting use compared to only 29% (n=88) of the highest income group. There were no significant differences among income groups in the use of assistance with taxis.

All respondents were asked: "If you could get further assistance with transportation, would you be interested in having it and if so, what type of assistance would you be interested in?" Nineteen percent (n=155) answered in the affirmative. Table 43 illustrates that the respondents in the highest income group were one-half as likely as the respondents in the other groups to request assistance with transportation. There were no significant differences among groups in the type of assistance requested. For the type of assistance requested refer to the report entitled, Elderly Residents in Ontario: Their Use of Transportation.

When differences in requests for assistance were examined by income group for the married and unmarried respondents, the only statistically significant interaction was found in relation to the married group. Table 44 illustrates that consistent with the findings for the sample as a whole, the married persons in the lowest income group (16%, n=6) were more likely than those in the highest income group (10%, n=25) to request assistance.

13. USE OF ADDITIONAL INCOME

This section is concerned with the respondents' perception of expenses, their requests for additional income and their proposed use of additional income.

In answer to the question, "Are you having any difficulties covering your monthly expenses?" ten percent (n=79) of the total sample answered in the affirmative. The proportion of respondents who answered affirmatively differed across communities:

	Number and Percentage of Respondents Reporting Difficulties With Expenses	
Penetanguishine	(7)	7
Brockville	(6)	13
Cookstown/Athens/Bruce Mines	(15)	9
Sault Ste. Marie	(6)	6
Windsor	(11)	7
Toronto	(37)	14

As shown in this chart, residents of Toronto were the most likely to indicate difficulties and residents of Sault Ste. Marie indicated difficulties least often.

Table 45 illustrates that reports of difficulty with expenses differed across income groups. The respondents in the two lowest income groups were more likely to indicate difficulties than the respondents in the two highest groups. Difficulties were noted by six percent (n=18) of the respondents in the highest income group compared to 14% of the respondents in the lowest group. It is noteworthy that reports of difficulty did not differ significantly by marital status, age or sex of the respondents.

The respondents who reported difficulty with expenses were asked to indicate "How much more money would you say you needed per month to satisfy your needs adequately?". Of the 10% reporting difficulty, the largest proportion (64%, n=50) requested $100.00 additional income per month. A separate analysis of the married and unmarried respondents revealed that the married respondents were more apt to request larger amounts of money; 72% (n=33) requested $100.00 or more. There were no significant differences in the amount of additional money requested among income groups.

To determine the way persons would spend additional money if they had it, the respondents were posed with the following question: "If you had additional income, would you spend it on:

a. more or better housing or house repairs
b. more or better food
c. more or better clothing
d. medical needs
e. recreation and/or other special activities
f. transportation or new care
g. trips and/or holidays.

Table 46 illustrates that the most popular use of additional income was trips, appealing to over one-half of all respondents (58%, n=476). Housing was indicated by 39% (n=318) of the respondents and transportation was noted by 32% (n=259). Medical needs (13%, n=109) and food (16%, n=134) were cited least often.

The number of respondents who indicated an interest in spending additional income on housing, food, recreation and trips differed across income groups (refer to Table 47). The higher income groups were less likely than the lower income groups to choose housing and food as spending options and more likely to choose recreation and trips. Persons with lower incomes were more likely to opt for spending additional income on the more practical items such as food and housing. The use of additional income on clothing, medical needs and transportation did not differ among income groups.

When the unmarried respondents were examined separately the only significant difference in spending options related to food. The unmarried respondents followed the trend of the total sample with an increased proportion of low income respondents identifying food as a spending option.

Table 48 illustrates the difference in spending options among income groups for the married respondents. The trends coincide with those indicated for the total sample, with the higher income groups less likely to choose food and housing as options and more likely to opt for trips. A comparison of Table 55 reveals that in contrast to the total sample, a higher proportion of married respondents chose housing and trips as options, fewer chose food.

14. CONCLUSION

This paper has examined the distinguishing characteristics of four groups of persons interviewed for the USCO Survey. The four groups were identified by their monthly income a) below $600. per month; b) $600-799 per month; c) $800-999 per month and d) $1,000 + per month. The findings revealed that the four groups could be defined by their demographic characteristics, social contacts, recreation, health status, use of the health care system, type of disabilities, receipt of assistance, requests for additional assistance, housing preferences, use of transportation and proposed uses for additional income. The differences tended to follow a linear pattern.

The reliance on others, problems with transportation, receipt of assistance, and requests for additional assistance, decreased as income increased. Health status, social contacts and participation in recreational activities increased as income increased.

It is interesting to note that despite the problems and dependancies associated with low income only a very small proportion of respondents reported difficulty in meeting expenses. Furthermore, expense was not seen as a barrier to activities by the lowest income group.

In closing, the findings reported in this paper reveal that life style characteristics tend to be associated with level of income. These findings suggest the importance of incorporating income measures in studies of older persons, not merely as a means of assessing the ability of older persons to meet day to day expenses, but as a means of getting a more complete understanding of the experiences of older persons and the factors that shape these experiences.

TABLE 1: TOTAL MONTHLY INCOME BY COMMUNITY OF RESIDENCE (NUMBER AND PERCENTAGE)

COMMUNITY	INCOME									
	Below $600		$600-$799		$800-$999		$1,000+		TOTAL	
	(N)	%	(N)	%	(N)	%	(N)	%	(N)	%
Penetanguishene	(20)	21	(20)	21	(29)	30	(27)	28	(96)	100
Brockville	(14)	33	(2)	5	(10)	24	(16)	38	(42)	100
Cookstown/Athens/ Bruce Mines	(48)	30	(27)	17	(28)	17	(59)	36	(162)	100
Sault Ste Marie	(28)	28	(23)	22	(22)	22	(28)	28	(101)	100
Windsor	(43)	31	(19)	14	(21)	15	(56)	40	(139)	100
Toronto	(63)	26	(25)	10	(37)	15	(120)	49	(245)	100

TABLE 2: TOTAL MONTHLY INCOME BY AGE
(NUMBER AND PERCENTAGE)

AGE	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
62-74	(84)	39	(63)	54	(95)	65	(230)	75
75-84	(103)	48	(44)	38	(46)	31	(66)	22
85+	(29)	13	(9)	8	(6)	4	(10)	3
TOTAL*	(216)	100	(116)	100	(147)	100	(306)	100

Chi Square = 77.14 $P < .01$

*61 Missing Observations

TABLE 3: TOTAL MONTHLY INCOME BY SEX
(NUMBER AND PERCENTAGE)

SEX	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Male	(52)	24	(46)	41	(72)	49	(174)	57
Female	(163)	76	(66)	59	(76)	51	(130)	43
TOTAL*	(215)	100	(112)	100	(148)	100	(304)	100

Chi Square = 57.51 $P < .01$

*67 Missing Observations

TABLE 4

TOTAL MONTHLY INCOME BY MARITAL STATUS

(NUMBER AND PERCENTAGE)

MARITAL STATUS	INCOME							
	Below $600		$600-799		$800-999		$1000 +	
	(N)	%	(N)	%	(N)	%	(N)	%
Single	(22)	10	(9)	8	(5)	3	(17)	6
Married	(38)	18	(58)	50	(112)	78	(241)	78
Widowed	(143)	66	(40)	35	(20)	15	(43)	14
Divorced or Separated	(12)	6	(8)	7	(6)	4	(6)	2
TOTAL*	(215)	100	(115)	100	(143)	100	(307)	100

Chi Square = 233.0 P < .01

*61 Missing Observations

TABLE 5. TOTAL MONTHLY INCOME BY YEARS OF FORMAL EDUCATION (NUMBER AND PERCENTAGE)

YEARS OF FORMAL EDUCATION	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
0-8	(111)	54	(63)	55	(76)	52	(91)	30
9-12	(79)	38	(35)	31	(54)	37	(130)	43
13+	(17)	8	(16)	14	(17)	11	(82)	27
TOTAL*	(207)	100	(114)	100	(147)	100	(303)	100

Chi Square = 56.74 $P < .01$

*75 Missing Observations

TABLE 6: TOTAL MONTHLY INCOME BY EMPLOYMENT (NUMBER AND PERCENTAGE)

EMPLOYMENT	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Employed	(6)	3	(9)	8	(9)	6	(44)	14
Not Employed	(211)	97	(107)	92	(139)	94	(263)	86
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square 23.46 $P < .01$

*58 Missing Observations

TABLE 7: TOTAL MONTHLY INCOME BY HOUSING TYPE

(NUMBER AND PERCENTAGE)

HOUSING TYPE

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
House	(131)	62	(84)	73	(110)	76	(245)	81
Apartment	(82)	38	(31)	27	(35)	24	(59)	19
TOTAL*	(213)	100	(115)	100	(145)	100	(304)	100

Chi Square = 23.93 $P < .01$

*69 Missing Observations

TABLE 8

TOTAL MONTHLY INCOME BY HOUSING OWNERSHIP
(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-799		$800-999		$1000 +	
	(N)	%	(N)	%	(N)	%	(N)	%
Own Housing	(109)	50	(81)	70	(106)	72	(243)	79
Rent Housing or Other Arrangements	(107)	50	(35)	30	(42)	28	(64)	21
TOTAL*	(216)	100	(116)	100	(148)	100	(307)	100

Chi Square = 81.07 P < .01

*59 Missing Observation

TABLE 9: TOTAL MONTHLY INCOME BY LIVING SITUATION
(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Lives Alone	(127)	59	(39)	34	(24)	16	(47)	15
Lives With Others	(90)	41	(77)	66	(124)	84	(260)	85
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 129.56 $P < .01$

*58 Missing Observations

TABLE 10

TOTAL MONTHLY INCOME BY RESPONDENTS' TOTAL FAMILY CONTACTS (NUMBER AND PERCENTAGE)

TOTAL FAMILY CONTACTS	INCOME							
	Below $600		$600-799		$800-999		$1000 +	
	(N)	%	(N)	%	(N)	%	(N)	%
None	(7)	3	(0)	0	(0)	0	(3)	1
1-6	(76)	35	(43)	37	(38)	26	(83)	27
7-12	(59)	27	(29)	25	(52)	35	(123)	40
13+	(75)	35	(44)	38	(58)	39	(98)	32
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

*58 Missing Observations

TABLE 11: TOTAL MONTHLY INCOME OF RESPONDENTS BY FREQUENCY OF VISITS TO FRIENDS (NUMBER AND PERCENTAGE)

VISITS TO FRIENDS	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
At Least One a Month	(125)	58	(82)	71	(98)	66	(218)	72
Less Than One a Month	(89)	42	(34)	29	(50)	34	(85)	28
TOTAL*	(214)	100	(116)	100	(148)	100	(303)	100

Chi Square = 11.24 $P < .01$

*65 Missing Observations

TABLE 12: TOTAL MONTHLY INCOME OF RESPONDENTS BY THE NUMBER OF LEISURE ACTIVITIES IN WHICH THEY PARTICIPATE (NUMBER AND PERCENTAGE)

NUMBER OF ACTIVITIES	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
1-10	(83)	38	(33)	28	(44)	30	(53)	17
11-12	(47)	22	(29)	25	(27)	18	(62)	20
13-14	(43)	20	(30)	26	(40)	27	(73)	24
15+	(44)	20	(24)	21	(37)	25	(119)	39
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = $P < .01$

*58 Missing Observations

TABLE 13: TOTAL MONTHLY INCOME OF RESPONDENTS BY PARTICIPATION IN SELECTED LEISURE ACTIVITIES

(NUMBER AND PERCENTAGE)[1]

ACTIVITY	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N) N=217	%	(N) N=116	%	(N) N=148	%	(N) N=307	%
Gardening	(101)	47	(66)	57	(89)	60	(198)	65
Participating In Clubs	(69)	32	(41)	36	(56)	38	(141)	46
Attending Theatre	(54)	25	(33)	28	(43)	29	(143)	47
Going To Sports Events	(38)	18	(26)	23	(29)	20	(103)	34
Visiting Family	(173)	81	(98)	85	(133)	90	(285)	94
Participating In Sports	(21)	10	(14)	12	(28)	19	(83)	27
Doing Volunteer Work	(50)	23	(25)	22	(36)	25	(107)	35
Travelling	(102)	47	(68)	59	(97)	66	(228)	75
Going For Drives	(142)	66	(89)	77	(116)	78	(240)	78
Entertaining	(106)	49	(64)	55	(94)	64	(220)	73

[1]Each percentage has been calculated according to the relevant N.

TABLE 14: TOTAL MONTHLY INCOME OF RESPONDENTS BY BARRIERS TO PARTICIPATION (PERCENTAGE)

BARRIER	INCOME			
	Below $600 %	$600-$799 %	$800-$999 %	$1,000+ %
Respondents' Health Problems	28	27	25	17
Respondents Busy	8	13	16	19
Too Expensive	10	13	13	18
Distance	6	7	7	7
No Companions	9	6	7	5
No Transportation	8	7	5	2
Others Busy	6	4	4	5
Lazy	4	4	4	5
Family Has Health Problems	2	2	4	6
No Opportunities Available	4	5	3	3
Not Sure How To Go About It	3	3	2	2
Feel Too Old	2	1	1	1
Bad Weather	1	1	1	1
Fearful	1	1	1	1
Other	8	6	7	8
TOTAL	100%	100%	100%	100%

TABLE 15: TOTAL MONTHLY INCOME OF RESPONDENTS BY WHETHER THEY REPORTED "HEALTH" AS A BARRIER (NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Did Not Cite Health	(99)	46	(52)	45	(77)	52	(178)	58
Did Cite Health	(118)	54	(64)	55	(71)	48	(129)	42
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 10.25 $P < .01$

*58 Missing Observations

TABLE 16:

TOTAL MONTHLY INCOME OF RESPONDENTS BY WHETHER THEY REPORTED "EXPENSE" AS A BARRIER
(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Did Not Cite Expense	(150)	69	(69)	59	(82)	55	(162)	53
Did Cite Expense	(67)	31	(47)	41	(66)	45	(145)	47
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 14.88 P< .01

*58 Missing Observations

TABLE 17: TOTAL MONTHLY INCOME OF RESPONDENTS BY WHETHER THEY REPORTED THE "ABSENCE OF TRANSPORTATION" AS A BARRIER (NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Did Not Cite The Absence of Transportation	165)	76	(89)	77	(123)	83	(275)	90
Did Cite The Absence of Transportation	(52)	24	(27)	23	(25)	17	(32)	10
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 19.83 $P < .01$

*58 Missing Observations

TABLE 18: TOTAL MONTHLY INCOME OF RESPONDENTS BY SUBJECTIVE SELF-RATING OF HEALTH (NUMBER AND PERCENTAGE)

HEALTH RATING	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Excellent	(21)	10	(8)	7	(27)	18	(65)	21
Good	(83)	38	(56)	48	(58)	39	(162)	53
Fair	(82)	38	(41)	35	(47)	32	(66)	21
Poor	(31)	14	(11)	10	(16)	11	(14)	5
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 51.95 $P < .01$

*58 Missing Observations

TABLE 19: TOTAL MONTHLY INCOME OF RESPONDENTS BY COMPARISON OF HEALTH WITH PREVIOUS FIVE YEARS (NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Better	(15)	7	(10)	9	(18)	12	(36)	12
About The Same	(107)	49	(61)	52	(77)	52	(195)	63
Worse	(95)	44	(45)	39	(53)	36	(76)	25
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 24.07 $P < .01$

*58 Missing Observations

TABLE 20: TOTAL MONTHLY INCOME OF RESPONDENTS BY THE DEGREE TO WHICH HEALTH IMPAIRS ACTIVITY
(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Not At All	(69)	32	(35)	30	(54)	36	(145)	47
A Little	(83)	38	(58)	50	(59)	40	(120)	39
A Great Deal	(65)	30	(23)	20	(35)	24	(42)	14
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 30.62 $P < .01$

*58 Missing Observations

TABLE 21: TOTAL MONTHLY INCOME OF RESPONDENTS BY NUMBER OF INTERFERING HEALTH CONDITIONS (NUMBER AND PERCENTAGE)

INTERFERING CONDITIONS	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
0	(59)	27	(25)	21	(43)	29	(101)	33
1	(32)	15	(26)	22	(22)	15	(69)	23
2-3	(51)	24	(31)	27	(39)	26	(80)	26
4-5	(33)	15	(17)	15	(24)	16	(29)	9
6+	(42)	19	(17)	15	(20)	14	(28)	9
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 25.77 $P < .05$

*58 Missing Observations

TABLE 22: TOTAL MONTHLY INCOME OF RESPONDENTS BY NUMBER OF DAYS SPENT IN HOSPITAL OVER THE PAST YEAR (NUMBER AND PERCENTAGE)

DAYS IN HOSPITAL	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
None	(170)	79	(83)	72	(118)	80	(265)	87
1-7 Days	(10)	5	(19)	16	(10)	7	(19)	6
8+ Days	(35)	16	(14)	12	(20)	13	(22)	7
TOTAL*	(215)	100	(116)	100	(148)	100	(306)	100

Chi Square = 27.80 $P < .01$

*61 Missing Observations

TABLE 23: TOTAL MONTHLY INCOME OF RESPONDENTS BY TOTAL NUMBER OF DISABILITIES*

(NUMBER AND PERCENTAGE)

*DISABILITIES	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
None	(133)	61	(81)	70	(98)	66	(238)	77
1-2	(52)	24	(22)	19	(33)	22	(54)	18
3+	(32)	15	(13)	11	(17)	12	(15)	5
TOTAL**	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 21.75 $P < .01$

**58 Missing Observations

* Disability is here defined as the requirement for assistance in carrying out the activity or the inability to do the activity.

TABLE 24: TOTAL MONTHLY INCOME OF RESPONDENTS BY THE TYPE OF DISABILITIES REPORTED

(NUMBER AND PERCENTAGE)

*DISABILITY	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Use Phone[1]	(21)	10	(10)	9	(14)	10	(6)	2
Shopping[2]	(51)	24	(18)	16	(24)	16	(20)	7
Prepare Meals[3]	(21)	10	(10)	9	(17)	12	(14)	5
Heavy Housework	(56)	26	(23)	20	(39)	26	(57)	19
Handle Money[4]	(22)	10	(8)	7	(10)	7	(9)	3
Dress	(7)	3	(1)	1	(5)	3	(0)	0
Take Care of Appearance	(6)	3	(2)	2	(5)	3	(1)	1
Get In And Out Of Bed	(7)	3	(2)	2	(3)	2	(1)	1
Bath[5]	(31)	14	(11)	10	(15)	10	(10)	3

* Disability is here defined as the requirement for assistance in carrying out the activity or the inability to do the activity.

Statistically Significant Responses:
[1]Chi Square = 20.26 P < .01
[2]Chi Square = 34.64 P < .01
[3]Chi Square = 15.42 P < .05
[4]Chi Square = 16.34 P < .05
[5]Chi Square = 24.29 P < .01

TABLE 25: TOTAL MONTHLY INCOME OF MARRIED RESPONDENTS BY TOTAL NUMBER OF DISABILITIES*

(NUMBER AND PERCENTAGE)

*DISABILITIES

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
None	(26)	69	(40)	69	(73)	65	(193)	30
1-2	(7)	18	(8)	14	(27)	24	(41)	17
3+	(5)	13	(10)	17	(13)	11	(7)	3
TOTAL**	(38)	100	(58)	100	(113)	100	(241)	100

Chi Square = 23. 15 $P < .01$

**1 Missing Observation

* Disability is here defined as the requirement for assistance in carrying out the activity or the inability to do the activity.

TABLE 26: TOTAL MONTHLY INCOME OF MARRIED RESPONDENTS BY THE TYPE OF DISABILITIES* REPORTED

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Use Telephone	(6)	16	(5)	9	(13)	12	(1)	1
Shopping[1]	(6)	15	(9)	16	(19)	17	(14)	6
Prepare Meals	(4)	11	(9)	16	(13)	12	(10)	4
Heavy Housework	(8)	21	(15)	26	(30)	27	(39)	16
Handle Money	(5)	13	(6)	10	(9)	8	(4)	5
Dress	(3)	8	(1)	2	(4)	4	(0)	0
Take Care Of Appearance	(2)	5	(2)	3	(4)	4	(1)	1
Get In And Out Of Bed	(3)	8	(2)	3	(2)	2	(0)	0
Bath	(5)	13	(4)	7	(10)	9	(1)	1

* Disability is here defined as the requirement for assistance in carrying out the activity or the inability to do the activity.

Statistically significant differences: [1]Chi Square = 17.49 $P < .01$

TABLE 27: TOTAL MONTHLY INCOME OF RESPONDENTS BY THE NUMBER OF DAY TO DAY ACTIVITIES WITH WHICH ASSISTANCE WAS RECEIVED

(NUMBER AND PERCENTAGE)

NUMBER OF ACTIVITIES WITH WHICH ASSISTANCE WAS RECEIVED	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
0	(83)	38	(62)	53	(74)	50	(186)	60
1	(37)	17	(16)	14	(31)	21	(59)	19
2-4	(54)	25	(25)	22	(25)	17	(52)	16
5+	(43)	20	(13)	11	(17)	12	(14)	5
TOTAL*	(217)	100	(116)	100	(147)	100	(311)	100

Chi Square = 46.34 P <.01

*55 Missing Observations

TABLE 28: TOTAL MONTHLY INCOME OF RESPONDENTS BY THE TYPE OF ACTIVITIES WITH WHICH THEY RECEIVED ASSSISTANCE

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
ACTIVITIES IN THE HOME								
Light Housework[1]	(36)	17	(9)	8	(13)	9	(35)	11
Heavy Housework[2]	(71)	33	(32)	28	(38)	26	(61)	20
Making A Cup Of Tea	(5)	2	(2)	2	(5)	3	(7)	2
Meal Preparation	(17)	8	(4)	3	(8)	5	(9)	3
Laundry[3]	(38)	18	(9)	8	(10)	7	(21)	7
House Repairs[4]	(41)	21	(19)	18	(19)	14	(25)	9
Climbing Stairs	(12)	6	(2)	3	(6)	4	(3)	1
Mobility At Home	(5)	2	(1)	1	(2)	1	(1)	1
Using The Telephone	(7)	3	(4)	3	(5)	3	(2)	1
Mending	(10)	5	(4)	3	(5)	3	(6)	2
ACTIVITIES OUTSIDE OF THE HOME								
Yard Work[5]	(72)	38	(33)	32	(44)	33	(69)	25
Shopping[6]	(61)	28	(22)	19	(16)	11	(24)	8
Going Out In Good Weather	(9)	4	(2)	2	(5)	4	(5)	2
Going Out In Bad Weather[7]	(23)	11	(9)	8	(11)	8	(11)	4
Banking	(31)	14	(11)	10	(11)	8	(6)	2
Paying Bills[8]	(25)	12	(10)	9	(10)	7	(6)	2
Financial Assistance	(10)	5	(3)	3	(2)	1	(2)	1
PERSONAL								
Getting In And Out Of Bed	(5)	2	(1)	1	(4)	3	(0)	0
Bathing	(12)	6	(3)	3	(5)	3	(2)	1
Dressing	(2)	1	(2)	2	(5)	3	(0)	0
Cutting Toenails[9]	(28)	13	(10)	9	(19)	13	(17)	6
Taking Medication	(8)	4	(2)	2	(5)	3	(0)	0

[1]
[2]Chi Square = 8.00 P <.05
[3]Chi Square = 12.09 P <.01
[4]Chi Square = 20.00 P <.01
[5]Chi Square = 16.13 P <.01
[6]Chi Square = 9.93 P = .01
[7]Chi Square = 44.44 P <.01
[8]Chi Square = 11.08 P =.01
[9]Chi Square = 20.85 P <.01
Chi Square = 11.05 P <.01

TABLE 29: TOTAL MONTHLY INCOME OF RESPONDENTS BY THE PERCENTAGE OF TOTAL ASSISTANCE PROVIDED BY VARIOUS SOURCES

ASSISTANCE PROVIDER	INCOME			
	Below $600 %	$600-$799 %	$800-$999 %	$1,000+ %
Daughter	24%	13%	7%	16%
Son	15%	13%	11%	5%
Other Family Member	28%	17%	17%	16%
Spouse	6%	25%	32%	18%
Neighbour/ Friend	7%	10%	9%	12%
Community Agency	3%	1%	3%	1%
Paid Help	15%	20%	20%	32%
Other	2%	1%	1%	0%
TOTAL	100%	100%	100%	100%

TABLE 30: TOTAL MONTHLY INCOME OF MARRIED RESPONDENTS BY THE PERCENTAGE OF TOTAL ASSISTANCE PROVIDED BY VARIOUS SOURCES

ASSISTANCE PROVIDER	INCOME			
	Below $600 %	$600-$799 %	$800-$999 %	$1,000+ %
Daughter	1%	12%	5%	17%
Son	21%	20%	12%	4%
Other Family Member	21%	5%	12%	16%
Spouse	40%	44%	41%	28%
Neighbour/ Friend	4%	7%	4%	7%
Community Agency	0%	1%	4%	1%
Paid Help	13%	11%	20%	27%
Other	0%	0%	2%	0%
TOTAL	100%	100%	100%	100%

TABLE 31: TOTAL MONTHLY INCOME OF UNMARRIED RESPONDENTS BY THE PERCENTAGE OF TOTAL ASSISTANCE PROVIDED BY VARIOUS SOURCES

ASSISTANCE PROVIDER	INCOME			
	Below $600 %	$600-$799 %	$800-$999 %	$1,000+ %
Daughter	28%	14%	13%	15%
Son	14%	4%	6%	5%
Other Family Member	28%	35%	35%	16%
Neighbour/ Friend	10%	14%	27%	22%
Community Agency	3%	1%	0%	1%
Paid Help	17%	32%	19%	41%
Other				
TOTAL	100%	100%	100%	100%

TABLE 32: TOTAL MONTHLY INCOME OF RESPONDENTS BY USE OF COMMUNITY AGENCIES

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Did Not Use Community Agencies	(177)	82	(106)	91	(130)	88	(299)	96
Used Community Agencies	(40)	18	(10)	9	(18)	12	(12)	4
TOTAL*	(217)	100	(116)	100	(148)	100	(311)	100

Chi Square = 30.91 $P < .01$

*54 Missing Observations

TABLE 33

TOTAL MONTHLY INCOME OF MARRIED RESPONDENTS BY THE USE OF COMMUNITY AGENCIES[1] (NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-799		$800-999		$1000 +	
	(N)	%	(N)	%	(N)	%	(N)	%
Did Not Use Community Agencies	(33)	87	(53)	91	(99)	88	(237)	98
Used Community Agencies	(5)	13	(5)	9	(14)	12	(6)	2
TOTAL*	(38)	100	(58)	100	(113)	100	(243)	100

Chi Square = 16.54 P < .01

*23 Missing Observations

[1]Community Agencies refer to Visiting Nurses, Red Cross Homemakers, Home Care, Meals On Wheels, and Friendly Visiting

TABLE 34: TOTAL MONTHLY INCOME OF RESPONDENTS BY USE OF SPECIFIC COMMUNITY AGENCIES

(NUMBER AND PERCENTAGE)[6]

COMMUNITY AGENCY	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N) N=217	%	(N) N=116	%	(N) N=148	%	(N) N=307	%
Visiting Nurse[1]	(33)	15	(8)	7	(15)	10	(7)	2
Red Cross Homemaker[2]	(15)	7	(2)	2	(9)	6	(6)	2
Home Care[3]	(8)	4	(1)	1	(2)	1	(4)	1
Meals On Wheels[4]	(6)	3	(3)	3	(1)	1	(1)	1
Friendly Visiting[5]	(1)	1	(1)	1	(4)	3	(0)	0

[1] 54 Missing Observations, Chi Square = 31.49 $P < .01$
[2] 55 Missing Observations
[3] 56 Missing Observations
[4] 56 Missing Observations
[5] 57 Missing Observations
[6] Each percentage has been calculated according to the relevant N.

TABLE 35: TOTAL MONTHLY INCOME OF RESPONDENTS BY TYPE OF REQUESTS FOR ADDITIONAL ASSISTANCE

(NUMBER AND PERCENTAGE)[1]

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N) N=217	%	(N) N=116	%	(N) N=148	%	(N) N=307	%
ACTIVITIES IN THE HOME								
Light Housework	(16)	7	(4)	3	(12)	8	(21)	7
Heavy Housework	(28)	13	(14)	12	(18)	12	(34)	11
Making A Cup Of Tea	(2)	1	(0)	0	(1)	1	(1)	1
Meal Preparation	(6)	3	(5)	4	(3)	2	(6)	2
Laundry	(2)	1	(6)	5	(3)	2	(3)	1
House Repairs	(13)	7	(15)	14	(8)	6	(23)	8
Climbing Stairs	(2)	1	(0)	0	(6)	4	(2)	1
Mobility At Home	(0)	0	(0)	0	(2)	1	(0)	0
Using The Telephone	(2)	1	(1)	1	(2)	1	(0)	0
Mending	(3)	1	(2)	2	(0)	0	(3)	1
ACTIVITIES OUTSIDE OF THE HOME								
Yard Work	(15)	8	(9)	9	(14)	10	(30)	11
Shopping	(8)	4	(6)	5	(5)	3	(7)	2
Going Out In Bad Weather	(2)	1	(0)	0	(1)	1	(0)	0
Going Out In Good Weather	(6)	3	(5)	4	(1)	1	(7)	2
Banking	(1)	1	(4)	3	(1)	1	(3)	1
Paying Bills	(3)	1	(0)	0	(0)	0	(2)	1
Financial Assistance	(2)	1	(1)	1	(1)	1	(3)	1
PERSONAL								
Getting In And Out Of Bed	(2)	1	(0)	0	(0)	0	(1)	1
Bathing	(1)	1	(0)	0	(0)	0	(1)	1
Dressing	(0)	0	(1)	1	(0)	0	(1)	1
Cutting Toenails	(14)	7	(9)	8	(4)	3	(12)	4
Taking Medication	(0)	0	(0)	0	(1)	1	(0)	0

[1] Each percentage has been calculated according to the relevant N.

TABLE 36: TOTAL MONTHLY INCOME OF RESPONDENTS BY INTEREST EXPRESSED IN VARIOUS HOUSING ARRANGEMENTS

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Moving In With Family[1]	(44)	24	(16)	16	(16)	13	(40)	13
Moving In With Friends[2]	(7)	4	(4)	4	(6)	4	(3)	1
Staying Home With Community Services To Assist[3]	(108)	56	(59)	56	(92)	70	(182)	63
Staying Home With Family/ Friends To Assist[4]	(103)	52	(56)	51	(82)	59	(154)	52
Supportive Housing Arrangement[5]	(130)	64	(81)	73	(92)	66	(219)	73

[1] 128 Missing Observations, Chi Square = 9.85 $P < .05$
[2] 100 Missing Observations
[3] 125 Missing Observations, Chi Square = 7.90 $P < .05$
[4] 103 Missing Observations
[5] 93 Missing Observations

TABLE 37

TOTAL MONTHLY INCOME OF RESPONDENTS BY FIRST MODE OF TRANSPORTATION USED FOR SHOPPING (NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Walk	(57)	28	(28)	25	(21)	15	(47)	16
Drive Self	(43)	21	(43)	39	(69)	50	(178)	60
Driven By Spouse	(10)	5	(9)	8	(19)	14	(40)	13
Driven By Friend	(7)	3	(5)	5	(1)	1	(3)	1
Driven By Relative	(48)	24	(11)	10	(17)	11	(12)	4
Taxi	(8)	4	(2)	2	(3)	2	(3)	1
Public Transportation	(27)	13	(11)	10	(9)	7	(16)	5
Other	(3)	2	(1)	1	(0)	0	(0)	0
TOTAL*	(203)	100	(110)	100	(139)	100	(299)	100

*95 Missing Observations

TABLE 38

TOTAL MONTHLY INCOME OF RESPONDENTS BY FIRST MODE OF TRANSPORTATION USED FOR MEDICAL APPOINTMENTS (NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Walk	(32)	15	(19)	17	(19)	13	(34)	11
Drive Self	(42)	20	(42)	38	(68)	47	(163)	54
Driven By Spouse	(11)	5	(9)	8	(17)	12	(41)	14
Driven By Friend	(5)	2	(7)	6	(3)	2	(2)	1
Driven By Relative	(59)	28	(12)	11	(15)	10	(12)	4
Taxi	(13)	9	(3)	2	(5)	4	(9)	3
Public Transportation	(37)	18	(19)	17	(14)	10	(35)	12
Public Agency	(3)	1	(1)	1	(0)	0	(0)	0
Other	(3)	2	(0)	0	(3)	?	(2)	1
TOTAL*	(211)	100	(112)	100	(144)	100	(298)	100

*81 Missing Observations

TABLE 39

TOTAL MONTHLY INCOME OF RESPONDENTS BY FIRST MODE OF TRANSPORTATION USED FOR SOCIAL ACTIVITIES (NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Walk	(27)	16	(14)	15	(13)	10	(28)	10
Drive Self	(36)	21	(42)	44	(63)	50	(171)	62
Driven By Spouse	(10)	6	(6)	6	(18)	14	(37)	13
Driven By Friend	(27)	16	(7)	7	(7)	6	(10)	4
Driven By Relative	(34)	20	(13)	14	(11)	9	(9)	3
Taxi	(5)	3	(0)	0	(2)	2	(4)	2
Public Transportation	(29)	17	(13)	13	(12)	9	(17)	6
Public Agency	(0)	0	(1)	1	(0)	0	(0)	0
Other	(1)	1	(0)	0	(0)	0	(0)	0
TOTAL*	(169)	100	(96)	100	(126)	100	(276)	100

*179 Missing Observations

TABLE 40: TOTAL MONTHLY INCOME OF RESPONDENTS BY REPORTS OF TRANSPORTATION PROBLEMS RELATED TO MEDICAL APPOINTMENTS

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Transportation Problems Reported	(14)	7	(10)	9	(6)	4	(8)	3
No Transportation Problems Reported	(199)	93	(106)	91	(139)	96	(294)	97
TOTAL*	(213)	100	(116)	100	(145)	100	(302)	100

Chi Square = 8.19 $P < .05$

*70 Missing Observations

TABLE 41

TOTAL MONTHLY INCOME OF RESPONDENTS BY FREQUENCY WITH WHICH ASSISTANCE IS USED WHEN TRAVELLING BY PUBLIC TRANSPORTATION
(NUMBER AND PERCENTAGE)

FREQUENCY WITH WHICH ASSISTANCE WAS USED	INCOME							
	Below $600		$600-799		$800-999		$1000 +	
	(N)	%	(N)	%	(N)	%	(N)	%
Always/ Sometimes	(27)	22	(8)	14	(5)	8	(14)	9
Never	(95)	78	(48)	86	(61)	92	(140)	91
TOTAL	(122)	100	(56)	100	(66)	100	(154)	100

Chi Square = 16.07 P < .05

TABLE 42: TOTAL MONTHLY INCOME OF RESPONDENTS BY USE OF TAXIS

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Used Taxis	(90)	42	(36)	31	(47)	32	(88)	29
Did Not Use Taxis	(127)	58	(80)	69	(101)	68	(219)	71
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 9.94 $P < .05$

*58 Missing Observations

TABLE 43: TOTAL MONTHLY INCOME OF RESPONDENTS BY REQUESTS FOR ASSISTANCE WITH TRANSPORTATION

(NUMBER AND PERCENTAGE)

	Below $600 (N)	%	$600-$799 (N)	%	$800-$999 (N)	%	$1,000+ (N)	%
Requested Assistance	(48)	23	(29)	25	(34)	23	(36)	12
Did Not Request Assistance	(165)	77	(86)	75	(112)	77	(268)	88
TOTAL*	(213)	100	(115)	100	(146)	100	(304)	100

Chi Square = 16.55 $P < .01$

*68 Missing Observations

TABLE 44: TOTAL MONTHLY INCOME OF MARRIED RESPONDENTS BY REQUESTS FOR ASSISTANCE WITH TRANSPORTATION

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Requested Assistance	(6)	16	(16)	28	(27)	24	(25)	10
Did Not Request Assistance	(31)	84	(42)	72	(84)	76	(214)	90
TOTAL	(37)	100	(58)	100	(111)	100	(239)	100

Chi Square = 16.33 $P < .01$

TABLE 45: TOTAL MONTHLY INCOME OF RESPONDENTS BY REPORTS OF DIFFICULTY WITH EXPENSES

(NUMBER AND PERCENTAGE)

DIFFICULTY WITH EXPENSES	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
No	(186)	86	(100)	86	(134)	91	(289)	94
Yes	(31)	14	(16)	14	(14)	9	(18)	6
TOTAL*	(217)	100	(116)	100	(148)	100	(307)	100

Chi Square = 12.14 $P < .01$

*58 Missing Observations

TABLE 46: RESPONDENTS' PROPOSED USE OF ADDITIONAL INCOME ON VARIOUS SPENDING OPTIONS

(NUMBER AND PERCENTAGE)

N=846

	WOULD USE* ADDITIONAL INCOME		WOULD NOT USE ADDITIONAL INCOME	
	(N)	%	(N)	%
Housing	(318)	39	(498)	61
Food	(134)	16	(680)	84
Clothing	(189)	23	(627)	77
Medical Needs	(109)	13	(705)	87
Recreation	(210)	26	(603)	74
Transportation	(259)	32	(560)	68
Trips	(476)	58	(346)	42

* Proposed use of additional income here refers to a yes or maybe response.

TABLE 47: TOTAL MONTHLY INCOME OF RESPONDENTS BY PROPOSED USE OF ADDITIONAL INCOME ON VARIOUS SPENDING OPTIONS

(NUMBER AND PERCENTAGE)

	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Housing[1]	(90)	43	(48)	43	(63)	44	(99)	33
Food[2]	(48)	23	(26)	23	(22)	15	(31)	10
Recreation[3]	(35)	17	(28)	25	(38)	26	(100)	34
Trips[4]	(104)	50	(64)	57	(85)	58	(199)	66

[1]Chi Square = 17.41 $P < .01$
[2]Chi Square = 22.87 $P < .01$
[3]Chi Square = 19.11 $P < .01$
[4]Chi Square = 30.39 $P < .01$

TABLE 48: TOTAL MONTHLY INCOME OF MARRIED RESPONDENTS BY PROPOSED USE OF ADDITIONAL INCOME ON VARIOUS SPENDING OPTIONS

(NUMBER AND PERCENTAGE)

	INCOME							
	Below $600		$600-$799		$800-$999		$1,000+	
	(N)	%	(N)	%	(N)	%	(N)	%
Housing[1]	(22)	58	(30)	54	(47)	43	(83)	36
Food[2]	(6)	16	(12)	21	(18)	17	(24)	10
Trips[3]	(20)	53	(33)	58	(69)	62	(161)	69
Medical Needs[4]	(7)	17	(11)	20	(17)	16	(18)	8

[1]Chi Square = 21.49 P <.01
[2]Chi Square = 13.92 P <.05
[3]Chi Square = 18.28 P <.01
[4]Chi Square = 15.88 P <.05

APPENDIX

OTHER PAPERS IN USCO SERIES

The data which was gathered in the USCO survey provides base line information on the living situation of senior citizens who are not living in institutions in the province of Ontario. The volume and comprehensiveness of the data demanded separate analysis to allow for clear and complete information regarding the association between variables. A series of papers resulted with each paper having a particular emphasis.

Within the series, seven papers are issue oriented:

1. Elderly Residents in Ontario: Their Health Status and Use of the Health Care System.
2. Elderly Residents in Ontario: Social Contacts, Providers of Assistance and Requests for Additional Assistance.
3. Elderly Residents in Ontario: Their Participation as Volunteers and Their Interest in Volunteerism.
4. Elderly Residents in Ontario: Their Use of Transportation.
5. Elderly Residents in Ontario: Their Potential and Actual Use of Community Services.
6. Elderly Residents in Ontario: Their Current Housing Situation and Their Interest in Various Housing Options.
7. Elderly Residents in Ontario: Their Participation in Leisure Activities and The Barriers to Their Participation.

Six papers provide profiles of subgroups within the population surveyed:

8. Elderly Residents in Ontario: The Experience of Those Who are Childless.
9. Elderly Residents in Ontario: Age Differences With Particular Focus on Persons Aged 85+.
10. Elderly Residents in Ontario: The Experiences of Those Who Are Frail.
11. Elderly Residents in Ontario: Marital Differences With Particular Focus on Those Who Are Single.

12. Elderly Residents in Ontario: Income Group Differences.

13. Elderly Residents in Ontario: Rural-Urban Differences.

The series also includes:

14. Elderly Residents in Ontario: Study Methodology: a paper outlining the background of the study and the research methods employed.

15. Elderly Residents in Ontario: An Overview: a paper summarizing the findings and content of the other fourteen papers in the series.

The intention is that each of the fifteen papers in the series can be studied on its own but, also that the complete series will offer continuity and comprehensive information in an accessible form.

Additional copies of this report, and others in the series, are available in person from the Ontario Government Bookstore, 880 Bay Street, Toronto, Ontario;

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APPENDIX

GLOSSARY

Chi Square: a test of statistical significance which is used to determine whether variables are independent or related and to also determine the extent to which the relationship is systematic and is not just occuring by chance.

Cleaning: a method by which the data is systematically examined to identify and eliminate inappropriate codes and wild punches (key punching errors).

Coding: a method of transforming information from the interview schedule into a numerical scheme for purposes of data analysis. The codes are subsequently key punched onto a computer card and fed into the computer for analysis.

Community Agency/ Service: all health, social, legal and financial services available in a community and organized under public or voluntary auspices. The services may operate with or without paid staff, and may or may not charge the user for services rendered.

Cross Tabulations: a joint frequency distribution of cases according to two or more classificatory variables. The cross tabulations allow for statistical analysis using a test of significance such as the chi-square test.

Data: the information gathered in the study. In this project it consists of information gathered from the 846 interviews.

Dependent Variable: the outcome or determined condition in a relationship between two or more variables.

Disability: the requirement for assistance or the inability to carry out activities related to day to day living (i.e., housework, meal preparation.)

Frail: reports of three or more disabilities was the basis for defining a person as frail.

Frequencies: descriptive statistics used to organize data. The information is divided into variable categories or intervals and the number of cases in each category is known as the 'frequency' for that variable. The relative frequency is calculated by computing the percentage represented by the number of cases in each variable category.

Friendly Visiting: a community service wherein the individual receives personal visits from another person. This service may be organized under public or voluntary auspices and its purpose is to provide seniors with friendly contact.

G.I.S.: Guaranteed Income Supplement - a federal government supplement given to seniors to ensure that their income is at a specified level.

GAINS-A: Ontario provincial income supplement for senior citizens.

Health Care System: family physicians, specialists, hospitalizations, nursing home or rehabilitation centres.

Home Care: a program of visiting health care services to people in their own homes who meet eligibility criteria as established by the Ontario Ministry of Health.

Independent Variables: the determining condition in a relationship of two or more variables.

Institutional Settings: nursing homes, homes for the aged, chronic care units in general hospitals or chronic care hospitals, special care facilities and mental health facilities.

Instrument: the tool used to gather data; in this case the tool was an interview schedule.

Interfering Health Conditions: health conditions identified by a physician which the respondents consider to interfere with their day to day activities.

Interview Schedule: the questionnaire used by the interviewer to ask questions and record information.

Leisure Activity: an activity which a person participates in by choice and of their own volition; includes recreational activities, hobbies, volunteer work, etc.

Mean ($\bar{X}$): the sum of all the observations divided by the number of observations.

Missing Observations: instances in which the information is not available for a particular question.

Multiple Response: a procedure done on the computer with the use of SPSS whereby a analysis can be done of questions to which the respondents might legitimately make more than one reply.

OARS ADL Scale: specific questions developed for OARS (Older American Resources and Service Program of the Duke University Centre for the Study of Aging and Human Development). The ADL Scale measures the ability of respondents to carry out the activities of daily living (ADLS), (i.e., use of the telephone and meal preparation).

Old Age Security Data Base: a complete listing of all persons aged 62+ who receive the Old Age Security Pension.

Paid Help: distinguished from a community service in that it is assistance received which is not organized under public auspices as a service. It is all other assistance for which a fee is paid.

Personal Care Activities: activities such as bathing, dressing and getting in and out of bed.

Pretest: the testing of a research instrument such as a questionnaire or interview schedule prior to actually administering it for a study. The purpose of a pretest is to see how the instrument actually works in the field. The extent to which the questions are understood and the ease with which the instrument is administered is examined.

Previously Married: individuals who were married but are not presently married due to being widowed, divorced or separated.

Random Sample: a process for sample selection in which every element in the population is given an equal chance of being picked.

Represenativeness: the degree to which the study sample represents the population at large. Specific characteristics such as sex and age can be compared to determine the representativeness.

S.D.: a statistic which measures the scatter of a set of data and indicates the extent to which the responses vary around the mean.

SPSS: Statistical Package for the Social Sciences is a system of computer programs for the purpose of data analysis.

Sample: part of the population at large, selected for study.

Sample Frame: the base from which a sample is drawn, i.e., list of names.

Significant Differences: determined through a statistical procedure to establish that the relationship between variables did not occur by chance.

Single: persons who have never been married or are not living common-law.

Social Contacts: visits with friends and family or in person.

Socio-Economic: characteristics frequently used to measure social status such as educational level or income.

Stratified Sample: a sample procedure whereby all individuals are divided into groups or categories (in the case of this study it was communities) and then an independent sample is selected within each group or stratum.)

Supportive Housing Arrangements: a housing arrangement in which some supportive services are available, such as meals, house cleaning.

Tau: Kendal's Tau: a statistic used to measure the association among ordinal data. It summarizes the relationship between variables.

Variable: refers to a particular characteristic of the sample being considered.

Volunteer: a person who gives his/her time to a particular cause or organization without pay.

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